



Order Filed on August 4, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2C

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File No. 090922B

In Re:

Correne J. Thomas

Case No.: 17-10031-ABA

Hearing Date: July 11, 2017
Judge: Andrew B. Altenburg, Jr.

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: August 4, 2017


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Applicant: US Bank Trust N.A., as trustee of Bungalow Series
F Trust

Applicant's Counsel: Rob Saltzman, Esquire

Debtor's Counsel: Tamika Nicole Wyche, Esquire

Property Involved ("Collateral"): 6331 Harvey Avenue, Pennsauken Township, NJ
08109

Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:

- ☒ The Debtor is overdue for five months, from March 1, 2017 to July 1, 2017.
- ☒ The Debtor is overdue for one payment at \$1,531.45 per month.
- ☒ The Debtor is overdue for four payments at \$1,482.83 per month.

Total Arrearages Due \$7,462.77.

2. Debtor must cure all post-Petition arrearages as follows:

- ☒ A payment in the amount of \$1,500 is in transit to the Mortgagee.
- ☒ Beginning on August 1, 2017, regular monthly mortgage payments shall continue to be made in the amount of \$1,482.83.

☒ The post-Petition arrearages of \$5,962.77 will not be demanded pending the Debtor's application for a Loan Modification. If a Loan Modification has not been approved within six months of the entry of this Order, then all accrued arrearages will be due and payable.

☒ Debtor shall have thirty days from the entry of the this Order to submit a complete Loan Modification package to the Mortgagee.

☒ In the event that any such mortgage modification or other consensual resolution is not available, the Debtor shall acknowledge the pre-Petition arrearages as stated in the Proof of Claim. The Debtor shall have 30 days from the date of any final notification that a modification, etc. is not available to file an amended Chapter 13 Plan to cure the pre-Petition arrearages and maintain post-

Petition payments or to convert the Chapter 13 Petition to one under a Chapter 7 Petition.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Regular monthly payment:

BSI Financial Services
PO Box 679002
Dallas, TX 75267-9002

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

☒ through the Chapter 13 Plan.